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Application Serial No.: 09/919,074 Attorney Docket No.: ISAA0007

TOTAL PAGES (Including cover sheet) - 10 pages

The following documents are enclosed:

1. Certificate of Transmission (1 page); and
2. Amendment (9 pages).

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Attorney Docket No. ISAA0070

U.S. Serial No. 09/919,074

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5 First Named Inventor : Hoadley et al.
Serial No. : 09/919,074
Filed : 07/30/2001
Art Unit : 3692
Confirmation Number : 2660
10 Examiner : Milef, Elda G.
Title : ALGORITHM FOR EXPLAINING CREDIT
SCORES
Attorney Docket No. : ISAA0007

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Date: May 22, 2007

Commissioner for Patents

20 Mail Stop: Amendment

P.O. Box 1450

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AMENDMENT

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Examiner:

Applicant files this Amendment in response to a discussion with Examiner on May 22,
2007, for the above-referenced patent application.

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A Listing of the Claims begins on page 2 of this paper.

Remarks begin on page 8 of this paper.

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The Commissioner is authorized to charge any fees that may be due and to credit
any overpayments to Glenn Patent Group Deposit Account 07-1445, Customer No.
22,862 (Order No. ISAA0007). Applicant considers this document to be filed in a
timely manner.